

**In the Specification**

Please replace the paragraph beginning at page 21, line 19 with the following replacement paragraph.

A barrier layer 914 may be formed adjacent to the first magnetic layer 919. The barrier layer 915 may be comprised, for example, of AlO<sub>x</sub> having a thickness in a range of about 3 to about 6 [[Å ]]Å. A second magnetic layer 912 may be formed adjacent to the barrier layer 914. The second magnetic layer formed of a ferromagnetic material, such as CoFe, or NiFe. The second magnetic layer may be a layered structure, as illustrated in Figures 9A and 9B, of ferromagnetic materials. A cap layer 910 may be formed adjacent the second magnetic layer 912.